J.P.Morgan

J.P. Morgan Chase Bank Berhad (316347-D) (Incorporated in Malaysia)

UNAUDITED STATEMENT OF FINANCIAL POSITION as at 30 September 2014

	Note	30 Sep 2014 RM'000	31 Dec 2013 RM'000
ASSETS		RIVI UUU	KW 000
Cash and short-term funds	а	2,335,164	2,215,149
Securities purchased under resale agreement	a	2,333,104	315.952
Deposits and placements with banks and other financial		150,007	313,332
institutions	b	601,520	602.078
Financial assets held for trading	č	537,677	168,557
Derivative financial instruments	-	433,006	434,170
Financial assets available-for-sale	d		363,500
Loans and advances	e	223,852	168,741
Amount due from related parties		1,815,196	1,816,035
Statutory deposits with Bank Negara Malaysia		2	2
Other assets	f	437,234	15,627
Tax recoverable		29,474	15,390
Fixed assets		21,053	24,847
TOTAL ASSETS		6,590,845	6,140,048
LIABILITIES AND SHAREHOLDERS' EQUITY			
Deposits from customers	g	3,425,341	3,663,079
Deposits and placements of banks and other financial institutions	h	609,757	567,393
Obligations on securities sold under repurchase agreements		30,170	-
Derivative financial instruments		365,120	348,892
Amount due to related parties		681,932	680,898
Other liabilities	i	629,849	47,078
Deferred tax liabilities		340	340
Total Liabilities		5,742,509	5,307,680
Share capital		85,500	85,500
Reserves		762,836	746,868
Shareholders' Equity		848,336	832,368
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		6,590,845	6,140,048
COMMITMENTS AND CONTINGENCIES	0	47,722,127	40,872,296

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME for the financial period ended 30 September 2014

	Note	30 Sep 2014	30 Sep 2013
		(Quarter 3 2014) RM'000	(Quarter 3 2013) RM'000
Interest income	j	98,428	96,717
Interest expense	k	(25,541)	(32,046)
Net interest income		72,887	64,671
Other operating income	1	36,946	109,335
Net income		109,833	174,006
Other operating expenses	m	(86,079)	(82,324)
Operating profit before allowances		23,754	91,682
Allowances for losses on loans and advances	n	(772)	(836)
Profit before taxation		22,982	90,846
Taxation		(7,337)	(24,266)
Net profit for the financial period		15,645	66,580

STATEMENT OF CHANGES IN EQUITY for the financial period ended 30 September 2014

	Share <u>capital</u> RM'000	Share <u>premium</u> RM'000	Statutory reserve RM'000	Fair value reserves - available- for-sale <u>securities</u> RM'000	Option reserves RM'000	Regulatory reserve RM'000	Retained <u>earnings</u> RM'000	<u>Total</u> RM'000
At 1 January 2014	85,500	42,000	97,778	(243)	7,702	958	598,673	832,368
Net profit for the financial period	-	-			-		15,645	15,645
Transfer to regulatory reserve	-				-	1,467	(1,467)	-
Other comprehensive income	-		-	323	-			323
At 30 September 2014	85,500	42,000	97,778	80	7,702	2,425	612,851	848,336
At 1 January 2013	85,500	42,000	97,778	(258)	6,263		534,354	765,637
Net profit for the financial year	-				-		65,277	65,277
Transfer to regulatory reserve	-				-	958	(958)	
Other comprehensive income	-	-		15	-		-	15
Employee share option scheme - Options granted					1,439			1,439
At 31 December 2013	85,500	42,000	97,778	(243)	7,702	958	598,673	832,368

CASH FLOW STATEMENT for the financial period ended 30 September 2014

	30 Sep 2014	31 Dec 2013
	RM'000	RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	22,982	88,821
Adjustments for items not involving the movement of cash and cash equivalents:		
Depreciation of fixed assets	4,441	5,904
Loss on disposal of fixed assets	1	226
Allowance for losses on loans and advances	772	53
Share option expenses	-	1,439
Net gain from sale of financial assets available-for-sale	(133)	(814)
Net unrealised (gain)/loss from revaluation of financial assets held for trading	(728)	662
Net loss on derivative financial instruments	17,698	56,382
Net unrealised loss/(gain) in fair value changes on derivatives	6,118	(88,258)
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	51,151	64,415
Decrease in deposits and placements with banks and other financial		
institutions	558	200,136
Decrease/(increase) in securities purchased under resale agreement	159,285	(315,952)
Increase in financial assets held for trading	(368,392)	(76,566)
Increase in derivative financial instruments	(6,424)	(48,732)
Decrease in financial assets available-for-sale	363,956	479,667
Increase in loans and advances	(55,883)	(102,887)
(Increase)/decrease in other assets	(421,608)	488,186
Decrease in statutory deposits with Bank Negara Malaysia		3,598
(Decrease)/increase in deposits from customers	(237,738)	1,214,640
Increase/(decrease) in deposits and placements of banks and other financial institutions	42,364	(61,228)
Increase in securities sold under repurchase agreements	30,170	-
Increase/(decrease) in other liabilities	582,771	(341,015)
Increase/(decrease) in amount due to related parties	1,034	(393,625)
Cash generated from operating activities	141,244	1,110,637
Income taxes paid	(21,420)	(19,993)
Net cash generated from operating activities	119,824	1,090,644
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(648)	(27,089)
Net cash used in investing activities	(648)	(27,089)
NET INCREASE IN CASH AND CASH EQUIVALENTS	119,176	1,063,555
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL PERIOD/YEAR	4,031,184	2,967,629
CASH AND CASH EQUIVALENTS AT END OF FINANCIAL PERIOD/YEAR	4,150,360	4,031,184
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash and short-term funds	2,335,164	2,215,149
Amount due from related parties	1,815,196	1,816,035
	4,150,360	4,031,184

NOTES TO THE FINANCIAL STATEMENTS - 30 September 2014

Review of Bank's Performance Review of Bank 5 Performance The Bank's prefront before taxation for 9 month period to September 2014 amounted to RM23.0 million. Net interest income for the period was RM72.9 million. Major contributor for interest income include inter-bank lending (RM79.2 million) and interest earned from securities (RM15.7 million). As for interest expense, amount incurred on inter-bank borrowings was RM5.2 million and interest incurred on customer deposits was RM20.4 million.

amount incurred on inter-bank borrowings was RM5.2 million and interest incurred on customer deposits was RM20.4 million. Inter-bank borrowings was RM5.2 million and interest incurred on customer deposits was RM20.4 million. Set and the Bank's trading activities comprises net gain on foreign exchange trading of RM33.1 million as well as net gain from securities trading amounted to RM4.9 million, which was offset by net loss from derivatives amounted to RM23.8 million. Inter-company charges, commission and fees earned by the Bank amounted to RM22.8 million. Inter-company charges, commission and fees earned by the Bank amounted to RM23.8 million. Inter-company charges, commission and fees earned by the Bank amounted to RM23.8 million, making up the bulk of general administrative expenses. Performance for year-to-date September 2014 was lower than that of the corresponding period in 2013. In the current period, the profit before taxation was RM23.0 million (YTD September 2013: RM90.8 million). Net-interest income for the current period was higher by RM8.2 million while other operating income in the first 9 months of 2014 was RM3.6 million as compared to RM109.3 million in the corresponding period in 2013. The decrease was mainly due to lower net foreign exchange gain of RM33.1 million in 2014 as compared to RM58.3 million in 2013, as well as a net loss made on derivatives of RM23.8 million in 2014 as compared to RM58.3 million in 2013. Other operating expenses incurred during the first 9 months of 2014 was RM86.1 million, as compared to RM82.3 million in the corresponding period in 2013. The increase was antibuted to higher personnel expenses and general administrative expenses. **Prospects of the Bank**

Prospects of the Bank

Prospects of the Bank The macro environment remains challenging in 2014 due to the effects of tapering arising from the unwinding of quantitative easing by the Federal Reserve. Despite these conditions, we remain optimistic that the economic environment will continue to grow. We will continue to focus on the quality and stability of earnings by building treasury services and wholesale banking while enhancing our flow business. With the Bank's strong capitalisation and proven strength across product and services, we are confident that we will continue to see revenue growth as we invest in our existing client relationships. We will leverage on our global competitive advantages in order to provide clients with value added solutions and innovative products. Our international corporate and investment banking businesses are an important component of J.P. Morgan's overall global strategy and the continued build-out of these businesses will contribute positively to our growth aspirations.

-1	<i>c</i> -	ah and ahaut taun funda		
a)	Ca	sh and short-term funds	30 Sep 2014	31 Dec 2013
			RM'000	RM'000
		sh and balances with banks and other financial institutions	71,732	43,709
	Mo	oney at call and deposit placements maturing within one month	2,263,432 2,335,164	2,171,440 2,215,149
b)	De	posits and placements with banks and other financial	2,555,104	2,213,149
	ir	stitutions		
			30 Sep 2014 RM'000	31 Dec 2013 RM'000
	Lic	ensed banks	601,520	602,078
c)	Fin	nancial assets held for trading		
			30 Sep 2014 RM'000	31 Dec 2013 RM'000
	Mo	oney market instruments		Kin 000
	Ma	alaysian Government Securities	399,789	36,616
		nk Negara Malaysia bills	104,740	71,213
		alaysian Treasury bills alaysian Government Investment Issuance	- 33,148	160 13,251
		quoted securities	55,140	15,251
		vate debt securities	-	47,317
			537,677	168,557
d)	Fin	nancial assets available-for-sale	30 Sep 2014	31 Dec 2013
			RM'000	RM'000
	Mo	oney market instruments		
		alaysian Government Securities	-	79,650
	Ma	alaysian Government Investment Issuance		283,850 363,500
	Un	quoted securities (in Malaysia)	-	303,300
		vate debt securities	12	12
	Sha	ares	193	193
	A II.	augus a far impairmant lassa	205 (205)	205 (205)
	Alli	owance for impairment losses	(205)	363,500
e)	Lo	ans and advances		
			30 Sep 2014	31 Dec 2013
	i)	Loope and advances analyzed by time of loops are as follows:	RM'000	RM'000
	"	Loans and advances analysed by type of loans are as follows: Overdrafts		653
	.,	Overdrafts Term loans	-	
	.,	Overdrafts Term loans - Housing loans	- 2,276	4,116
	.,	Overdrafts Term Ioans - Housing Ioans - Other term Ioans	-	4,116 97
	,	Overdrafts Term loans - Housing loans	- 2,276 - 2,254 184,419	4,116
	,	Overdrafts Term loans - Housing loans - Other term loans Staff loans	- 2,254 184,419 35,288	4,116 97 2,772 153,535 8,061
	,	Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance	۔ 2,254 184,419	4,116 97 2,772 153,535
	,	Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances:	- 2,254 184,419 <u>35,288</u> 224,237	4,116 97 2,772 153,535 8,061 169,234
	,	Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance	- 2,254 184,419 35,288	4,116 97 2,772 153,535 8,061
	,	Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment	- 2,254 184,419 <u>35,288</u> 224,237 (126)	4,116 97 2,772 153,535 8,061 169,234 (185)
	,	Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment	- 2,254 184,419 35,288 224,237 (126) (259) 223,852	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741
	,	Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment Total net Ioans and advances	- 2,254 184,419 35,288 224,237 (126) (259) 223,852	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741
		Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to	- 2,254 184,419 35,288 224,237 (126) (259) 223,852	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741
		Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to
		Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa	4,116 97 2,772 153,535 8,061 169,234 (185) (308) <u>168,741</u> ny amounting to 117,585
		Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to 117,585 45,495
		Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa	4,116 97 2,772 153,535 8,061 169,234 (185) (308) <u>168,741</u> ny amounting to 117,585
		Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year to three years - within nee years to five years	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compared 150,657 69,612 408	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to 117,585 45,495 841
	ii)	Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RN20,090,000 (31 Dec 2013: RN20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year to three years - within three years to five years - over five years	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa 150,657 69,612 408 3,560	4,116 97 2,772 153,535 8,061 169,234 (185) (308) <u>168,741</u> ny amounting to 117,585 45,495 841 5,313
	ii)	Overdrafts Term loans - Housing loans - Other term loans Staff loans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment - Collective assessment Total net loans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of loans and advances are as follows: Maturity - within one year - within one year - within one years to five years - over five years - Loans and advances analysed by type of customers are as	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa 150,657 69,612 408 3,560	4,116 97 2,772 153,535 8,061 169,234 (185) (308) <u>168,741</u> ny amounting to 117,585 45,495 841 5,313
	ii)	Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RN20,090,000 (31 Dec 2013: RN20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year to three years - within three years to five years - over five years	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa 150,657 69,612 408 3,560	4,116 97 2,772 153,535 8,061 169,234 (185) (308) <u>168,741</u> ny amounting to 117,585 45,495 841 5,313
	ii)	Overdrafts Term Ioans - Housing Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment - Collective assessment Total net Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year to three years - within three years to five years - over five years - over five years Loans and advances analysed by type of customers are as follows: Domestic business enterprises - Small medium enterprises	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 a related compa 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) <u>168,741</u> ny amounting to 117,585 45,495 841 5,313 169,234
	ii)	Overdafts Term loans - Housing Ioans - Other term loans Staff Joans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year - within one year - within one years - within one years - within three years to five years - over five years Loans and advances analysed by type of customers are as follows: Domestic business enterprises - Small medium enterprises - Others	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) <u>168,741</u> ny amounting to 117,585 45,495 841 5,313 169,234
	ii)	Overdrafts Term Ioans - Housing Ioans - Other term Ioans - Other term Ioans - Other term Ioans Staff Ioans Revolving credit Trade finance Less: Allowance for Iosses on Ioans and advances: - Individual assessment - Collective assessment - within one year - within one year	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 a related compa 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to 117,585 45,495 841 5,313 169,234 750 160,101 6,888
	ii)	Overdafts Term loans - Housing Ioans - Other term loans Staff Joans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year - within one year - within one years - within one years - within three years to five years - over five years Loans and advances analysed by type of customers are as follows: Domestic business enterprises - Small medium enterprises - Others	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) <u>168,741</u> ny amounting to 117,585 45,495 841 5,313 169,234
	i) iii)	Overdafts Term loans - Housing Ioans - Other term loans Staff Ioans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment - Notation and advances Included in loans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year to three years - within one years to five years - within three years to five years - within three years to five years - over five years Loans and advances analysed by type of customers are as follows: Domestic business enterprises - Small medium enterprises - Others Individuals Foreign entities	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compared 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to 117,585 45,495 8,41 5,313 169,234 750 160,101 6,888 1,495
	i) iii)	Overdrafts Term loans - Housing Ioans - Other term loans Staff Ioans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment Total net loans and advances Included in loans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of loans and advances are as follows: Maturity - within one year - within one year - within one years - within one years - over five years - over five years Loans and advances analysed by type of customers are as follows: Domestic business enterprises - Others Individuals Foreign entities	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compared 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to 117,585 45,495 8,41 5,313 169,234 750 160,101 6,888 1,495
	i) iii)	Overdafts Term loans - Housing Ioans - Other term loans Staff Ioans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment - Notation and advances Included in loans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year to three years - within one years to five years - within three years to five years - within three years to five years - over five years Loans and advances analysed by type of customers are as follows: Domestic business enterprises - Small medium enterprises - Others Individuals Foreign entities	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compared 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to 117,585 45,495 8,41 5,313 169,234 750 160,101 6,888 1,495
	i) iii)	Overdafts Term loans - Housing Ioans - Other term loans Staff Joans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment - Collective assessment Total net loans and advances Included in loans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of loans and advances are as follows: Maturity - within one year - within one year - within one year - within one years - within one years - over five years Loans and advances analysed by type of customers are as follows: Domestic business enterprises - Small medium enterprises - Others Individuals Foreign entities	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compared 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to 117,585 45,495 8,41 5,313 169,234 750 160,101 6,888 1,495
	i) iii)	Overdafts Term loans - Housing Ioans - Other term loans Staff Joans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year - within one year - within one year - within one years - over five years - over five years - Small medium enterprises - Small medium enterprises - Small medium enterprises - Others Individuals Foreign entities Loans and advances analysed by interest sensitivity are as follows: Loans and advances analysed by interest sensitivity are as follows: - Others Individuals - Others - Housing Ioans - Other fixed rate Ioans	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to 117,585 45,495 841 5,313 169,234 750 160,101 6,888 1,495 169,234
	i) iii)	Overdafts Term loans - Housing Ioans - Other term loans - Other term loans - Other term loans Staff Ioans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment - within one year - within one year - within one year to three years - within one years - within three years to five years - ower five years - ower five years - outer five years - Collective assessment - Others Individuals Foreign entities	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compa 150,657 69,612 408 3,560 224,237 - 219,707 4,530 - - 224,237 4,191 339	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 188,741 ny amounting to 117,585 45,495 841 5,313 169,234 750 160,101 6,888 1,495 169,234 6,294 594
	i) iii)	Overdafts Term loans - Housing Ioans - Other term loans Staff Joans Revolving credit Trade finance Less: Allowance for losses on loans and advances: - Individual assessment - Collective assessment - Collective assessment Total net Ioans and advances Included in Ioans and advances is revolving credit extended to RM20,090,000 (31 Dec 2013: RM20,146,000). The maturity structure of Ioans and advances are as follows: Maturity - within one year - within one year - within one year - within one year - within one years - over five years - over five years - Small medium enterprises - Small medium enterprises - Small medium enterprises - Others Individuals Foreign entities Loans and advances analysed by interest sensitivity are as follows: Loans and advances analysed by interest sensitivity are as follows: - Others Individuals - Others - Housing Ioans - Other fixed rate Ioans	- 2,254 184,419 35,288 224,237 (126) (259) 223,852 0 a related compared 150,657 69,612 408 3,560 224,237	4,116 97 2,772 153,535 8,061 169,234 (185) (308) 168,741 ny amounting to 117,585 45,495 8,411 5,313 169,234 750 160,101 6,888 1,495 169,234

				30 Sep 2014 RM'000	31 Dec 2013 RM'000
	v)		ans and advances analysed by their economic purpose are s follows:		
			rchase of landed property	4,191	6,294
			rchase of transport vehicles	279 60	465
			sonal use rking capital	219,707	129 162,346
				224,237	169,234
	vi)	Loa	ans and advances analysed by their geographical		
		di	stribution are as follows: laysia	224,237	167,739
			ner countries	- 224,237	1,495
				224,237	169,234
	vii)		paired loans		
		a)	Movement in impaired loans and advances are as follows: At 1 January	451	400
			Classified as impaired during the financial period/year	-	595
			Reclassified as performing during the financial period/year Amount recovered	(72) (107)	(257) (194)
			Amount written off	(17)	(93)
			At end of financial period/year Individual assessment allowance	255 (126)	451 (185)
			Net impaired loans and advances	129	266
			Ratio of net impaired loans and advances to net loans and advances	0.06%	0.16%
		h)	Movement in allowance for impaired loans and advances		
		5)	are as follows:		
			Individual assessment allowance At 1 January	185	147
			Allowance (written back)/made during the financial		
			period/year Balance at end of financial period/year	(59)	38
			Collective assessment allowance		
			At 1 January Allowance written back during the financial period/year	308 (49)	409 (101)
			Balance at end of financial period/year	259	308
			Collective assessment allowance (inclusive of regulatory reserve) as % of gross loans and advances, net of		
			individual assessment allowance	1.20%	0.75%
		c)	Impaired loans analysed by their economic purpose are as		
			follows: Purchase of landed property	255	451
f)	Oti	her	assets		
				30 Sep 2014	31 Dec 2013
	Oth	ner re	eceivables	RM'000 433,317	RM'000 11,456
			ts and prepayments	3,917	4,171
				437,234	15,627
g)	De	pos	its from customers		
				30 Sep 2014 RM'000	31 Dec 2013 RM'000
	i)		eposits from customers analysed by type of deposits are as		
		10	ollows:		
		De	emand deposits	3,197,695	3,389,170
				227,646	273,909
		Fix	emand deposits ked deposits		
		Fix Ma Du	emand deposits ced deposits aturity structure of fixed deposits are as follows: ue within six months	227,646	273,909
		Fix Ma Du	emand deposits ked deposits aturity structure of fixed deposits are as follows:	227,646 3,425,341 227,646	273,909 3,663,079 273,909
		Fix Mi Du Six	emand deposits ked deposits aturity structure of fixed deposits are as follows: ue within six months x months to one year	227,646 3,425,341	273,909 3,663,079
	ii)	Fix Mi Du Six De	emand deposits ced deposits aturity structure of fixed deposits are as follows: ue within six months	227,646 3,425,341 227,646	273,909 3,663,079 273,909
	ii)	Fix Mi Du Six De a Bu	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months w months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises	227,646 3,425,341 227,646 227,646 3,425,131	273,909 3,663,079 273,909 273,909 3,662,996
	ii)	Fix Mi Du Six De a Bu	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months the months to one year exposits from customers analysed by type of customers are is follows:	227,646 3,425,341 227,646 227,646	273,909 3,663,079 273,909 273,909
		Fix Mi Du Six De a Bu Ot	emand deposits ked deposits aturity structure of fixed deposits are as follows: le within six months k months to one year eposits from customers analysed by type of customers are ls follows: usiness enterprises thers	227,646 3,425,341 227,646 227,646 3,425,131 210	273,909 3,663,079 273,909 273,909 3,662,996 83
h)	De	Fix Mi Du Six De a Bu Ot	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months w months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises	227,646 3,425,341 227,646 227,646 3,425,131 210	273,909 3,663,079 273,909 273,909 3,662,996 83
h)	De	Fix Mi Du Six De a Bu Ot	emand deposits ced deposits aturity structure of fixed deposits are as follows: ue within six months x months to one year eposits from customers analysed by type of customers are us follows: sinese enterprises thers its and placements of banks and other financial	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013
h)	De	Fix Mi Du Six De a Bu Ot pos stit	emand deposits ced deposits aturity structure of fixed deposits are as follows: ue within six months x months to one year eposits from customers analysed by type of customers are us follows: sinese enterprises thers its and placements of banks and other financial	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079
h)	De in Lice	Fix Mi Du Six De a Bu Ot pos sstit	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are us follows: usiness enterprises thers its and placements of banks and other financial utions	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 558,796 8,597
h)	De in Lice	Fix Mi Du Six De a Bu Ot pos sstit	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months x months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,131 3,425,341 30 Sep 2014 RM'000 606,906	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 558,796
h)	De in Lice Oth	Fix Mi Du Six De a Bu Ot pos stit	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months x months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 558,796 8,597 567,393
	De in Lice Oth	Fix Mi Du Six De a Bu Ot pos stit	emand deposits ked deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions d banks inancial institutions	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 80 Sep 2014	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 558,796 8,597 567,393 31 Dec 2013
	De in Lice Oth	Fix M: Du Six De a Bu Ot pos stit	emand deposits ked deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions d banks inancial institutions	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 558,796 8,597 567,393
	Dej in Lice Oth Oth	Fix M; Du Six De a Bu Ot Pos stit	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months x months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial uttions d banks inancial institutions liabilities	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 558,796 8,597 567,393 31 Dec 2013 RM'000 36,689 10,219
i)	Del in Lice Oth Oth Acco	Fix M: Du Six De a Bu Ot Pos stit	emand deposits read deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: isiness enterprises thers its and placements of banks and other financial utions d banks inancial institutions liabilities by apables is and charges	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 3,663,079 31 Dec 2013 RM*000 558,796 8,597 567,393 31 Dec 2013 RM*000 36,859
	Del in Lice Oth Oth Acco	Fix M: Du Six De a Bu Ot Pos stit	emand deposits read deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions d banks inancial institutions liabilities havables	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 558,796 8,597 567,393 31 Dec 2013 RM'000 36,689 10,219
i)	Del in Lice Oth Oth Acco	Fix M: Du Six De a Bu Ot Pos stit	emand deposits read deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: isiness enterprises thers its and placements of banks and other financial utions d banks inancial institutions liabilities by apables is and charges	227,646 3,425,341 227,646 227,646 227,646 3,425,341 210 3,425,341 30 Sep 2014 RM'000 606,906 0,2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014)	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 3,663,079 3,663,079 3,663,079 3,663,079 3,663,079 3,663,079 3,663,079 3,662,996 8,597 5,67,393 31 Dec 2013 RM'000 36,859 10,219 47,078 30 Sep 2013 (Quarter 3 2013)
i)	Dej in Lice Oth Oth Acc	Fix M: Du Six De a Bu Ot Six Ot ense her fi her her perper	emand deposits read deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: isiness enterprises thers its and placements of banks and other financial utions d banks inancial institutions liabilities by apables is and charges	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014	273,909 3,663,079 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 558,796 8,597 567,393 31 Dec 2013 RM'000 36,859 10,219 47,078 30 Sep 2013
i)	Dej in Licce Oth Oth Acco Int Loa - In	Fix Mi Du Six De a Bu Ot Pos stit	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises there is and placements of banks and other financial utions liabilities liabilities st income and advances st income other than recoveries from impaired loans	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014) RM'000 3,414	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 36,859 567,393 31 Dec 2013 RM'000 36,859 10,219 47,078 30 Sep 2013 (Quarter 3 2013) RM'000 1,834
i)	Dej in Uice Oth Oth Acco Int Loa - In - Re	Fix Ma Du Six De a Bu Ot Pos stit ense her fi her her p crual	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions itabilities liabilities sayables is and charges st income und advances st income other than recoveries from impaired loans reries from impaired loans eries erie	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014) RM'000	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 36,859 567,393 31 Dec 2013 RM'000 36,859 10,219 47,078 30 Sep 2013 RM'000
i)	Del in Oth Oth Acco Int Loaa - In - Re Mo Fina	Fix Mi Du Six De a Bu Ot De a Bu Ot pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos p pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos pos p	emand deposits eed deposits autrity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises there its and placements of banks and other financial utions d banks inancial institutions liabilities avables is and charges st income und advances st income other than recoveries from impaired loans reries from impaired loans at call and placements with financial institutions al assets	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 600,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014) RM'000 3,414 38 79,243	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 36,859 10,219 47,078 30 Sep 2013 (Quarter 3 2013) RM'000 1,834 46 73,211
i)	Del in Oth Oth Acco Int Loa - In - Re Mo Fina - He	Fix Mi Du Sib De a Bu Ot Post Post Post Post Post Post Post Pos	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises there its and placements of banks and other financial utions d banks inancial institutions liabilities uayables is and charges st income and advances st income other than recoveries from impaired loans eries from impaired loans at call and placements with financial institutions at calls and placements at calls and placements at calls and pla	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 623,675 6,174 623,675 6,174 623,675 6,174 623,675 6,174 623,675 6,174 623,675 6,174 623,675 6,174 623,675 6,174 6,27,646 30 Sep 2014 RM'000 3,414 38 79,243 13,156	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 36,859 567,393 31 Dec 2013 RM'000 36,859 10,219 47,078 30 Sep 2013 (Quarter 3 2013) RM'000 1,834 46 73,211 1,640
i)	Del in Oth Oth Acco Int Loa - In - Re Mo Fina - He	Fix Mi Du Sib De a Bu Ot Post Post Post Post Post Post Post Pos	emand deposits eed deposits autrity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises there its and placements of banks and other financial utions d banks inancial institutions liabilities avables is and charges st income und advances st income other than recoveries from impaired loans reries from impaired loans at call and placements with financial institutions al assets	227,646 3,425,341 227,646 227,646 3,425,131 210 3,425,341 30 Sep 2014 RM'000 600,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014) RM'000 3,414 38 79,243	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 36,859 10,219 47,078 30 Sep 2013 (Quarter 3 2013) RM'000 1,834 46 73,211
i) j)	Dej in Oth Oth Acco Int Loa - In - Re Moo Fina - He - Av	Fix Mi Du Six De a Bu Ot Post tensee her fi her her p crual ans a iteres ecov mey ancia eld fi	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises there its and placements of banks and other financial utions d banks inancial institutions liabilities uayables is and charges st income and advances st income other than recoveries from impaired loans eries from impaired loans at call and placements with financial institutions at calls and placements at calls and placements at calls and pla	227,646 3,425,341 227,646 227,646 3,425,341 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014) RM'000 3,414 38 79,243 13,156 2,577	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 3,766,079 3,766,079 3,766,079 3,766,079 3,766,079 3,766,079 3,766,079 3,766,079 3,766,079 3,767,078 3,766,079 3,767,078 3,766,079 3,767,078 3,766,079 3,767,078 3,766,079 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,77
i) j)	Dej in Oth Oth Acco Int Loa - In - Re Moo Fina - He - Av	Fix Mi Du Six De a Bu Ot Post tensee her fi her her p crual ans a iteres ecov mey ancia eld fi	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year eposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions itabilities exables is and charges st income und advances st income other than recoveries from impaired loans reries from impaired loans at call and placements with financial institutions at ca	227,646 3,425,341 227,646 227,646 3,425,341 210 3,425,341 30 Sep 2014 RM'000 600,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014) RM'000 3,414 38 79,243 13,156 2,577 98,428 30 Sep 2014	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 36,859 10,219 47,078 30 Sep 2013 (Quarter 3 2013) RM'000 1,834 46 73,211 11,640 9,986 96,717 30 Sep 2013
i) j)	Dej in Uice Oth Oth Acc Int Loa - In - Re Mo Fina - He - Av	Fix M. M. Du Du Sib De a a Bu Ot Ot Possitit ensee erer fr her ner possitit ensee erer fr her erer erer erer erer erer erer ere	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year aposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and charges st income and advances st income other than recoveries from impaired loans eries from impaired loans at call and placements with financial institutions al assets for trading ble-for-sale st expense	227,646 3,425,341 227,646 227,646 3,425,341 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014) RM'000 3,414 38 79,243 13,156 2,577 98,428 30 Sep 2014	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 3,766,079 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,77
i) j)	Dej in Uice Oth Oth Acco Int Loa - In - Re Moo Fina - He - Ax Int	Fix M. M. Du Du Du Di	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year aposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions id banks inancial institutions liabilities st and charges st income and advances st income and advances st income at call and placements with financial institutions al assets ior trading bible-for-sale st expense ts and placements of banks and other financial institutions at call and placements with financial institutions at call and placements of banks and other financial institutions at call and placements with financial institutions at call and placements at call and placements at call and placements at call and placements at call and placem	227,646 3,425,341 227,646 227,646 3,425,341 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014) RM'000 3,414 38 79,243 13,156 2,577 98,428 30 Sep 2014 (Quarter 3 2014) RM'000 5,150	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 31 Dec 2013 RM'000 35,8,796 8,597 567,393 31 Dec 2013 RM'000 36,859 10,219 47,078 30 Sep 2013 (Quarter 3 2013) RM'34 46 73,211 11,640 9,986 96,717 30 Sep 2013 (Quarter 3 2013) RM'000 8,181
i) j)	Dej in Uice Oth Oth Acco Int Loa - In - Re Moo Fina - He - Ax Int	Fix M. M. Du Du Du Di	emand deposits eed deposits aturity structure of fixed deposits are as follows: ue within six months k months to one year aposits from customers analysed by type of customers are is follows: usiness enterprises thers its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and placements of banks and other financial utions its and charges st income and advances st income other than recoveries from impaired loans eries from impaired loans at call and placements with financial institutions al assets for trading ble-for-sale st expense	227,646 3,425,341 227,646 227,646 3,425,341 210 3,425,341 30 Sep 2014 RM'000 606,906 2,851 609,757 30 Sep 2014 RM'000 623,675 6,174 629,849 30 Sep 2014 (Quarter 3 2014) RM'000 3,414 38 79,243 13,156 2,577 98,428 30 Sep 2014	273,909 3,663,079 273,909 273,909 273,909 3,662,996 83 3,663,079 3,766,079 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,767,078 3,77

J.P. Morgan Chase Bank Berhad (316347-D)

Other operating income I)

other operating income		
	30 Sep 2014	30 Sep 2013
	(Quarter 3 2014) RM'000	(Quarter 3 2013) RM'000
Fee income:		
Service charges and fees	3,747	3,401
Guarantee fees	1,972	896
	5,719	4,297
Net income from securities:		
Net gain from sale of financial assets held for trading	4,045	2,604
Unrealised gain from revaluation of financial assets held for trading	728	909
Net gain from sale of financial assets available-for-sale	133	1,115
Derivatives:		
Net loss from trading of derivatives	(17,698)	(51,381)
Unrealised (loss)/gain from revaluation of derivatives	(6,118)	81,911
Other income:		
Foreign exchange gain	33,059	58,334
(Loss)/gain from disposal of fixed assets	(1)	6
Other operating income	17,079	11,540
	36,946	109,335

m)	Other operating expenses		
		30 Sep 2014	
		(Quarter 3 2014) RM'000	(
	Personnel expenses	31,189	
	Establishment expenses	7,871	
	Marketing expenses	1,802	
	General administrative expenses	45,217	
		86,079	
n)	Allowances for losses on loans and advances		
		30 Sep 2014	
		(Quarter 3 2014) RM'000	1
	(a) Individual assessment allowance		
	- Written back/(made) during the financial period	59	
	(b) Collective assessment allowance		
	- Written back/(made) during the financial period	49	
	Bad debts on loans and advances		
	- Written off	(880)	
		(772)	-
			-

30 Sep 2014 (Quarter 3 2014) RM'000 31,189	30 Sep 2013 (Quarter 3 2013) RM'000 26,985	o)	Th rev	pital adequacy e capital adequacy vised Risk-Weighted d Basic Indicator Ap
7,871 1,802 45,217 86,079	9,535 954 44,850 82,324		i)	The capital adequ Tier-I capital Paid-up share cap
30 Sep 2014 (Quarter 3 2014) RM'000	30 Sep 2013 (Quarter 3 2013) RM'000			Share premium Retained earnings Fair value reserve Option reserves Statutory reserve Regulatory reserve
59	(7)			Less: Regulatory a Available-for-sale Total Tier I capital
49	(712)			Tier-II capital Collective assessm Total Tier-II capital Total capital
(880)	(117)			

Off-balance sheet and counterparty risk:

(836)

	30 Sep 2014	31 Dec 2013
	RM'000	RM'000
The capital adequacy ratios of the Bank are as follows:		
Tier-I capital		
Paid-up share capital	85,500	85,500
Share premium	42,000	42,00
Retained earnings	598,673	598,67
Fair value reserve - available-for-sale securities	80	(24
Option reserves	7,702	7,70
Statutory reserve	97,778	97,77
Regulatory reserve	2,425	95
	834,158	832,36
Less: Regulatory adjustments		
Available-for-sale securities	(44)	
Total Tier I capital	834,114	832,36
Tier-II capital		
Collective assessment allowance	259	30
Total Tier-II capital	259	30
Total capital	834,373	832,67
Tier I capital ratio	20.20%	23.35%
Total capital ratio	20.21%	23.39%

ii) Total risk weighted assets and capital requirements as at 30 September 2014 and 31 December 2013

			30 S	eptember 2014			31 [December 2013
			Risk				Risk	
	Gross	Net	weighted	Capital	Gross	Net	weighted	Capita
-	exposures	exposures	assets	requirements	exposures	exposures	assets	requirements
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
(a) Credit risk								
On-balance sheet exposures	1,990,049	1,990,049	-	-	2,074,951	2,074,951		
Sovereigns/central banks	3,387,095	3,387,095	677,420	54,194	3,267,400	3,267,400	653,928	52,31
Banks								
Insurance companies, securities								
firms and fund managers	20,159	20,159	20,159	1,613	20,146	20,146	20,146	1,61
Corporates	200,380	200,380	200,274	16,022	141,791	141,791	141,668	11,333
Residential mortgages	3,499	3,499	1,355	108	5,336	5,336	2,070	160
Higher risk assets	14	14	21	2	15	15	23	1
Other assets	22,417	22,417	22,184	1,775	27,605	27,605	27,279	2,18
Defaulted exposures	255	255	257	21	451	451	509	4
Total on-balance sheet								
exposures	5,623,868	5,623,868	921,670	73,734	5,537,695	5,537,695	845,623	67,65
Off-balance sheet exposures over-the-counter ('OTC')								
derivatives	1,778,399	1,778,399	587,813	47,025	1,765,030	1,765,030	595,543	47,64
Off-balance sheet exposures								
other than OTC derivatives	478,162	478,162	460,478	36,838	696,797	696,797	565,699	45,25
Total off-balance sheet exposures	2,256,561	2,256,561	1,048,291	83,863	2,461,827	2,461,827	1,161,242	92,89
Total on and off-balance sheet exposures	7,880,429	7,880,429	1,969,961	157,597	7,999,522	7,999,522	2,006,865	160,54
	Long	Short			Long	Short		
(b) Market risk	position	position			position	position		
Interest rate risk	55,291,900	55,033,384	1,599,885	127,992	46,003,853	45,992,021	1,105,444	88,43
Foreign currency risk	7,945	40,808	40,813	3,265	4,753	-	4,750	38
Option risk			204,875	16,390			149,875	11,99
Equity risk			17,825	1,426				
(c) Operational risk			295,669	23,654	_		293,311	23,46
Total risk weighted assets and capital requirements			4,129,028	330,323			3.560.245	284.81

Risk weight as at 30 September 2014 for credit risk exposures:

<u>Risk weighted</u>	<u>Central banks</u> RM'000	<u>Banks</u> RM'000	Insurance companies, securities firms and fund <u>managers</u> RM'000	<u>Corporates</u> RM'000	Residential <u>mortgages</u> RM'000	Higher risk <u>assets</u> RM'000	Other <u>assets</u> RM'000	Total exposures after netting and credit <u>risk</u> RM'000	Total risk weighted <u>assets</u> RM'000
0%	1,995,085	-	-	-		-	233	1,995,318	-
20%	-	4,815,700	75,436	-		-	-	4,891,136	978,227
35%	-	-	-	-	2,629	-	-	2,629	920
50%	-	-	-	-	870	-	-	870	435
75%	-	-	-	424		-	-	424	318
100%	-	-	39,403	928,215	232	-	22,184	990,034	990,034
150%	-	-	-	-		18	-	18	27
Total	1,995,085	4,815,700	114,839	928,639	3,731	18	22,417	7,880,429	1,969,961

Risk weight as at 31 December 2013 for credit risk exposures:

<u>Risk weighted</u>	<u>Central banks</u> RM'000	<u>Banks</u> RM'000	Insurance companies, securities firms and fund <u>managers</u> RM'000	<u>Corporates</u> RM'000	Residential <u>mortgages</u> RM'000	Higher risk <u>assets</u> RM'000	Other <u>assets</u> RM'000	Total exposures after netting and credit <u>risk</u> RM'000	Total risk weighted <u>assets</u> RM'000
0%	2,074,951	-		-		-	326	2,075,277	
20%	-	4,831,058	58,941	-		-	-	4,889,999	978,000
35%		-	-		3,987		-	3,987	1,395
50%		4,114	-		1,349		-	5,463	2,732
75%		-	-	492	-		-	492	369
100%	-	-	40,810	955,774	311		27,279	1,024,174	1,024,174
150%		-		111	-	19	-	130	195
Total	2,074,951	4,835,172	99,751	956,377	5,647	19	27,605	7,999,522	2,006,865

on-balance sheet and counterparty risk.	30 September 2014			31 December 2013			
	Principal <u>amount</u> RM'000	Credit equivalent <u>amount*</u> RM'000	Risk weighted <u>amount</u> RM'000	Principal <u>amount</u> RM'000	Credit equivalent <u>amount*</u> RM'000	Risk weighted <u>amount</u> RM'000	
Direct credit substitutes	66,500	66,500	52,742	198,638	198,638	167,726	
Transaction-related contingent items	115,855	57,928	54,002	381,121	190,561	90,653	
Short-term self-liquidating trade related contingencies	33,248	6,650	6,650	1,738	347	69	
Foreign exchange related contracts:							
- less than one year	16,719,658	416,343	244,719	11,738,634	280,570	181,521	
 one year to less than five years 	1,671,554	190,873	104,875	3,247,122	337,562	178,885	
Interest rate related contracts:							
 less than one year 	4,921,381	20,170	4,033	3,571,722	28,960	5,792	
- one year to less than five years	18,964,784	669,611	133,922	17,244,120	678,392	135,678	
- more than five years	2,635,810	298,053	59,611	2,762,198	337,898	67,580	
Credit related contracts:							
 one year to less than five years 	38,850	4,744	949	20,000	2,455	491	
Equity related contracts:							
- less than one year	1,579,185	163,575	36,698	944,241	81,312	22,020	
- one year to less than five years	112,665	15,032	3,006	125,442	17,881	3,576	
Other commitments, such as formal standby facilities and credit							
lines, with an original maturity of over one year	581,853	290,927	290,927	599,290	299,645	299,645	
Other commitments, such as formal standby facilities and credit							
lines, with an original maturity of up to one year	280,784	56,157	56,157	38,030	7,606	7,606	
_	47,722,127	2,256,561	1,048,291	40,872,296	2,461,827	1,161,242	
* The credit equivalent amount is arrived at using the credit conve	ersion factor as pe	er Bank Negara Ma	alaysia's guideline	IS.			

	Up to 1 month	1 - 3 months	3 - 12 months	1 - 5 years	Over 5 years	Trading book	Non-interest sensitive	Total	Effective RM interest rate	
As at 30 September 2014	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	milerest rate %	interest rat
Assets										
Cash and short-term funds	2,261,989		-	-		-	73,175	2,335,164	3.21	0.0
Securities purchased under										
resale agreement	156,442	-	-	-	-	-	225	156,667	3.00	
Deposits and placements with										
banks and other financial		200.000	200.000				1 520	601 530	2.74	
institutions	-	300,000	300,000	-		-	1,520	601,520	3.74 3.61	
Financial assets held for trading	-	-		-		534,771	2,906	537,677	3.01	
Derivative financial instruments	-	-		-		433,006	-	433,006		
Loans and advances		ca 134					(205) 4			
- Performing	-	62,431	88,208	70,015	3,328	-	(385) ^	223,597	4.86	0.
- Non-performing	-	-	-	-	-	-	255	255		
Amount due from related parties	1,351,927	-	-	-	-	-	463,269	1,815,196	-	0.
Statutory deposits with BNM	-	-	-	-	-	-	2	2		
Other assets #		-	-	-			487,761	487,761		
Total assets	3,770,358	362,431	388,208	70,015	3,328	967,777	1,028,728	6,590,845		
 Includes individual assessment Includes tax recoverable, fixed 			assessment	allowance	amounting	to RM385,0	000			
Liabilities										
	1.627.638						1.796.137		2.53	
Deposits from customers		1,566		-	-	-	1,750,157	3,425,341	2.55	0.
Deposits and placements of bank	s	1,300	- 83							
Deposits and placements of bank and other financial institutions		1,500	83	-	-	-	474,435	609,757		
Deposits and placements of bank and other financial institutions Obligations on securities sold	s	-	83		- 30.115	-			3.20	0.: 0.
Deposits and placements of bank and other financial institutions Obligations on securities sold under repurchase agreements	s	-	- 83 -	-	30,115	365.120	474,435	609,757 30,170	3.20	
Deposits and placements of bank and other financial institutions Obligations on securities sold under repurchase agreements Derivative financial instruments	s	- - 8.532	-			- - 365,120	474,435	609,757	3.20 3.91	0.
Deposits and placements of bank and other financial institutions Obligations on securities sold under repurchase agreements Derivative financial instruments Amount due to related parties	s 135,239 - -	-	- 83 - - 16,402 -				474,435 55 - 406,409	609,757 30,170 365,120 681,932	3.20 3.91 2.61	-
Deposits and placements of bank and other financial institutions Obligations on securities sold under repurchase agreements Derivative financial instruments	s 135,239 - -	-	-	-			474,435 55 -	609,757 30,170 365,120	3.20 3.91 2.61	0.

	Up to 1 <u>month</u>	1 - 3 <u>months</u>	3 - 12 <u>months</u>	1 - 5 <u>years</u>	Over 5 <u>years</u>	book	Non-interest <u>sensitive</u>	Total	interest rate	Effective USD interest rate
As at 31 December 2013	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	%	%
Assets										
Cash and short-term funds	2,164,124	-	-	-	-	-	51,025	2,215,149	3.07	0.30
Securities purchased under resale agreement	315,349		-	-	-	-	603	315,952	2.75	
Deposits and placements with banks and other financial										
institutions	-	600,000	-	-	-	-	2,078	602,078	3.21	-
Financial assets held for trading		-	-	-	-	167,284	1,273	168,557	3.22	
Derivative financial instruments		-	-	-	-	434,170	-	434,170		
Financial assets available-for-sale	-	-	-	358,741	-	-	4,759	363,500	3.29	-
Loans and advances										
- Performing	20,249	1,534	95,802	46,259	4,939	-	(493) ^	168,290	4.42	0.94
- Non-performing		-	-	-	-	-	451	451		
Amount due from related parties	1,469,630	51,425	-	-	-	-	294,980	1,816,035	-	0.09
Statutory deposits with BNM		-	-	-	-	-	2	2		
Other assets #	-	-	-	-	-	-	55,864	55,864		
Total assets	3,969,352	652,959	95,802	405,000	4,939	601,454	410,542	6,140,048		
 Includes individual assessment allowance and collective assessment allowance amounting to RM493,000 # Includes tax recoverable, fixed assets and other assets 										
Liabilities										
Deposits from customers	2,322,684	5,500	65,953	-	-	-	1,268,942	3,663,079	2.75	0.35
Deposits and placements of banks and other financial institutions	81,890	33	203				485,267	567,393	2.70	0.07
Derivative financial instruments						348,892		348,892		
Amount due to related parties	155,740		37,852				487,306	680,898	2.61	0.15
Other liabilities							47,418	47,418		
Total liabilities	2,560,314	5,533	104,008			348,892	2,288,933	5,307,680		
Interest rate gap	1,409,038	647,426	(8,206)	405,000	4,939					